

Survey questions used in the analysis

This table lists all the survey questions used for the creation of all variables found in the tables of the paper:

‘Drinking Tea with the Neighbors: Informal Clubs, General Trust, and Trustworthiness in Mali’

Name of variables	Survey question (and multiple choices of responses offered when relevant)
Variables first mentioned in Table 1 (based on questions included in a group survey)	
Group formation: neighbours	How did the members of the grin gather? Multiple choices offered: Childhood friends/ neighbours/ originating from the same village or city/ same trade or work/ through mosque or church/ members of another group (ROSCA, self-help group)/ same graduation cohort/ does not know
Ethnic diversity	What is the ethnic composition of your grin? (Consider the overall membership, even those absent now) Multiple choices offered: More than half have the same ethnic affiliation No ethnic group forms more than the half
Presence of displaced people	Can you identify some of your fellow grin members as?
Presence of people from the North	Multiple choices offered: Originating from the North (Kidal, Tombouctou et Gao etc.) Being a displaced person None of these two groups listed above
Grin provides financial help	In case of need, does your grin offer financial assistance to its members? This is financial help that has been decided and gathered by the group and handed to one member. Multiple choices offered: No Yes, without conditions Yes, with conditions (list them)
Economic advantage from grin	Is there any economic advantages or opportunities to make money which have come from your participation in this grin? Multiple choices offered: Sales of products to other members Getting work from other members Obtaining goods for resales from other members None
Duration of the grin, in years	For how many years has this grin existed?
Daily grin meetings	At what frequency does the grin meet? Multiple choices offered: Everyday/ once a week/ once a month/ other

Grin has a leader	Indicate the name of the grin leader. Write none if does not have one.
New members decided by all	How does one individual join the grin? Multiple choices offered: Leader of the grin decides alone All members are involved By frequenting until being accepted by the others No one decides Other
Tea payer: Cost-sharing	Usually, who pays for the tea and sugar used in a grin meeting? Multiple choices offered: All attending members Leader of the Grin One member who volunteers Other
Provide public goods	During the last two (2) years, has your grin had to carry out activities for the benefit of the community here in your neighborhood in Bamako or elsewhere in Mali? Yes/No
Variables first mentioned in Table 2: Panel C <i>(based on questions included in an individual survey)</i>	
Amount for support from grin	If you have received financial support from members of your Grin, what is the total amount during the last six (6) months?
Received economic support from grin member	Among the following people, in the last 6 months, who has offered you any financial support? Multiple choices offered: Member(s) of my grin (as a personal gesture) The grin as a group Head of my Gwa Another member of my Gwa A distant relative Work colleague Other (specify)
Reason participation: integration, cohesion	Why do you participate in this grin? Multiple choices offered: Play/relaxation Discussion Spend time away from my family To integrate socially Get some work or financial/economic opportunities To get informed Mutual aid Other

Variables first mentioned in Table 2: Panel B (based on questions included in an individual survey)	
Female	What is the sex of the individual interviewed? (enumerator answers him/herself)
Age	What is your age? [If interviewee does not know, enumerator must write an estimation]
Minority Language	What languages do you speak at home? Multiple choices offered: Arabe; Bambara; Bobo; Bozo; Dafing; Dogon; Gana; Khassonke; Malinke; Maure; Mossi; Peul; Senufo/Mianka; Sonhrai
Lives in couple	What is your marital status? Multiple choices offered: monogamous married, same-ethnic wife polygamous married, wives of the same ethnicity monogamous married, wife different ethnicity polygamous married, wives of different ethnicity Divorced (legally) Separated (divorcing) Widow Single Other
Schooling: basic or religious	What is your level of education?
Schooling: secondary school	Multiple choices offered: No education
Schooling: professional/ university	Koranic school Literacy 1st cycle primary school 2nd cycle primary school High school Vocational School University/Graduate Other
Has income generating activity	In the last month did you have an income generating activity? Multiple choices offered: No, and looking for a job No, not looking for a job Yes, part time Yes, full time
Risk Averse	Respond according to your preferences. You are asked to choose between 2 options: A: a certain amount or B: a risky amount with probabilities Each time, you have to choose between A or B. 1) A = 1000 or B either 5000 (1/4) or 0 (3/4) (probabilities are in brackets) ? 2) A = 1250 or B either 5000 (1/4) or 0 (3/4) (probabilities are in brackets) ?

	3) A = 1500 or B either 5000 (1/4) or 0 (3/4) (probabilities are in brackets) ?
Lent money, last 6 months	In the last 6 months have you lent money (or goods) to another person? Yes/ No
Contribution in dictator game	Suppose I give you 300 FCFA. What part of this amount would you be willing to offer to another person aged between 18-45? Possible answers: 0, 100, 200, 300
Grin membership	Are you member of a Grin? Yes/No
HH size	The following question takes into account only the members of your family who sleep and eat under the same roof. What is the size of the household in which you live?
HH members from the North	Does you Gwa have members who are from the North? Yes/No
Asset index, 0-6	The next questions are about certain goods that your household may own. Enter the number of items owned for each category. Write 0 if none, 1 if one, and so on. Computer? Television? Car? Sofa or armchair? Gaz cooker? Mobile phone?
Variables first mentioned in Table 4 <i>(based on questions included in an individual survey)</i>	
Voluntary work to help friends	On average, how many hours do you spend per month helping friends or colleagues in their work? (We are talking about non-financial assistance)
Hours to help friends	
Voluntary work in the neighb.	On average, how many hours do you spend per month volunteering for your neighbourhood here in Bamako or your place of origin?
Hours in neighb.	
Trust towards: Same language	On a scale of 1 to 3 how much do you trust the following group of people: Maliens who speak (state language of the respondent) at home? 1-no trust 2-certain trust 3-total trust
Trust towards: from the North	On a scale of 1 to 3 how much do you trust the following group of people: People from the North 1-no trust 2-certain trust 3-total trust

Trust towards: other ethnic groups	On a scale of 1 to 3 how much do you trust the following group of people: People from other ethnic groups 1-no trust 2-certain trust 3-total trust
Trust towards: other language	On a scale of 1 to 3 how much do you trust the following group of people: Malians who do not speak (state language of the respondent) at home? 1-no trust 2-certain trust 3-total trust
Agree on: most Malians are selfish	Do you think most Malians are primarily concerned with their personal well-being before thinking about helping others? Yes/No
Accept wedding with: different language	Would you accept your daughter/son marrying someone who speaks a different language at home? Yes/No
Accept wedding with: different religion	Would you allow your son/daughter to marry a Christian (Muslim)? Yes/No
Accept wedding with: different ethnic group	Would you allow your son/daughter to marry a Tuareg (Bambara)? Yes/No
Activities in the neighb.	During the past 2 years, has your grin had to perform activities for the benefit of the community here in your neighborhood in Bamako or elsewhere in Mali ? Yes/No
Contrib for economic support of members	In times of need, does your grin offer financial assistance to its members? (aid that the grin has decided to collect and give to the member(s) concerned) Multiple choices offered: No Yes, without condition Yes, with conditions Other
Contrib for economic support of members CFA	What is the total in FCFA of the financial aid/support that the grin gave to its members in the last 12 months? (if they are goods note the equivalent in FCFA)
Contrib for community benefits	During the last 2 years, has your grin, as a group, had to spend money on any of the following activities for the benefit of the community in Bamako or elsewhere in Mali? Multiple choices offered: Purchase of equipment for a sport team

	<p>Building project: sanitation, well, bridge, classrooms</p> <p>Purchase of materials for public cleaning</p> <p>Purchase of materials for a school</p> <p>Purchase of equipment for a health center</p> <p>Donation to a mosque/church</p> <p>Donation to a family/person who has experienced a shock (unrelated to the grin)</p> <p>Other</p> <p>None</p>
Contrib for community benefits CFA	<p>In the last two years, what is the total amount that the grin has spent for all actions carried out for the benefit of the community in Bamako or elsewhere in Mali ?</p> <p>INTERVIEWER: Write down all the activities, then the amount of each activity and total for the last 2 years</p>
<p>Variables first mentioned in Table C.1 (Supplementary Material) (based on questions included in a household census)</p>	
Individual is male	What is the gender of the interviewee? (Interviewer answers him/herself)
Individual is the head of hh	<p>What is the status of [insert name of interviewee] in relation to the nuclear household head?</p> <p>Multiple choices offered:</p> <p>1=head of nuclear household</p> <p>2=wife</p> <p>3=child</p> <p>4=distant family member</p> <p>5=friend</p> <p>6=domestic help</p> <p>7=daughter-in-law</p> <p>8=brother-in-law</p> <p>9=sister</p> <p>10=cousin</p> <p>11=other</p>
Individual is the eldest son	<p>Is [name of the interviewee] the eldest child in his or her own family?</p> <p>Yes/No</p>
N. of hh members 18-45	Identify and list all Gwa members between the ages of 18 and 45.
Ethnic group: Bambara	What is your ethnic affiliation?
Ethnic group: Peul	<p>Multiple choices offered:</p> <p>Arabe; Bambara; Bobo; Bozo; Dafing; Dogon; Gana; Khassonke; Malinke; Maure; Mossi; Peul; Senufo/Mianka; Sonhrai; Soninke; Tamasheq; Francais; Foregeron; Other</p>
Has worked in the last month	<p>During the last month have you had an activity bringing you income?</p> <p>Yes/No</p>
Job in the formal sector	<p>What type (sector) of income generating activity is this?</p> <p>Multiple choices offered:</p> <p>1. Agriculture</p> <p>2. Informal sector: small trade or worker</p> <p>3. Informal sector: own business (tradesman, driver, etc.)</p>

	<p>4. Formal sector: worker in public sector</p> <p>5. Formal sector: worker in private sector</p> <p>6. Other</p>
<p><i>Variables first mentioned in Table E.1 (Supplementary Material)</i></p> <p><i>(based on questions included in an individual survey)</i></p>	
Use saving tool	<p>Based on these four questions:</p> <p>Do you own a bank account? Yes/No</p> <p>Do you own a saving account in a Microfinance institute (MFI)? Yes/No</p> <p>Do you use the services of an itinerant banker (tontinier) or are you a member of a ROSCA (tontine)? Yes/No</p> <p>Do you have personal savings that you keep yourself or that someone you trust (mogo seben) keeps for you? (at their home) Yes/No</p>

These variables are used in all other tables of the paper and of the Supplementary Material.